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October 6, 2003

FACSIMILE TRANSMISSION COVER SHEET

| То: | Examiner Rabon Sergent U.S. PATENT AND TRADEMARK OFF Group Art Unit 1711 | APPLICATION NO. 09/511,073 | | |
|---------|--|----------------------------|-------------------------|-----------------|
| | 1-703-872-9306 | | | CBA-PECEIV. |
| From: | Christopher W. Brown | | | CEMTRAL PAY CE |
| Your | Ref.: App. No. 09/511,073 | Our Ref.: | WPB 29683C | OCT 0 7 200 |
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| Atta | ched is the Terminal Disclaimer, as discuss | sed in our Octob | er 6, 2003 telephone | conference. |
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| 13 | stopher W. Brown istration No. 38,025 | | | |
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